



PATENT  
Attorney Docket No. 34823/400100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Josephson et al.

Serial Number: 10/063,796

Filed: May 14, 2002

For: METHOD FOR VERIFYING  
AND AUTHENTICATING INITIALLY  
NAMED PAYEE OF NEGOTIABLE  
INSTRUMENTS

)  
) Examiner: Kim, Ahshik  
)  
) Art Unit: 2876  
)  
) Conf. No: 2713

I hereby certify that this correspondence is being  
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Stop Non-Fee Amendments, Commissioner of  
Patents, P.O. Box 1450, Alexandria, VA 22313-1450,  
on May 5, 2004.

RoseAnn White 5-5-04  
RoseAnn White Date

Date: May 5, 2004

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND REMARKS IN RESPONSE TO SECOND OFFICE ACTION

Dear Sir:

This Amendment and Remarks is in response to the Second Office Action mailed March 10, 2004, for the above captioned application.

Claims 1 and 3-19 are pending in this application and have been rejected. Claims 1 and 3 – 19 have been amended, and new claim 20 has been added.

Amendment to the Specification begins on page 2 of this paper.

Listing of claims begins on page 8 of this paper.

Remarks begin on page 12 of this paper.